

REMARKS

Claims 1 and 3-14 have been amended to clarify the subject matter regarded as the invention. Claims 1-14 are pending.

The Examiner has rejected claims 1-10, 13, and 14 under 35 U.S.C. 112. The applicant submits that 35 U.S.C. 112 does not require that a method claim specify who or what is doing the recited acts. Claims 10, 13, and 14 as amended no longer recite “fixing the requested term,” which is believed to render moot the 35 U.S.C. 112 rejection based on that phrase.

The Examiner has rejected claims 1-14 under 35 U.S.C. 103(a) as being unpatentable over Cunningham in view of Walker. Cunningham teaches a system for presenting financial card offers to potential customers. Walker teaches customizing credit accounts and calculating an appropriate price for this customization. Neither Cunningham nor Walker, either singularly or in combination, teaches “receiving a plurality of terms requested by a customer, wherein at least one of the terms is indicated by the customer as preferred over another requested term” and “using the requested term to” select from among the set of offers, an offer to display to the applicant using the requested terms, “wherein if the set of offers does not include an offer that meets all of the requested terms, the selected offer meets at least one of the preferred requested terms, if possible” as amended in claim 1. As such, claim 1 is believed to allowable.

Claims 2-9 depend from claim 1 and are believed to be allowable for the same reasons described above.

With respect to claim 10, neither Cunningham nor Walker, either singularly or in combination, teaches “receiving a plurality of terms requested by a customer, wherein at least one of the terms is indicated by the customer as preferred over another requested term,” determining a set of offers “that meets at least one of the preferred requested terms, if possible,” and selecting from among the set of offers “using at least one of the requested terms,” an offer to display to the applicant as amended in claim 10. As such claim 10 is believed to be allowable.

Claim 11 recite a system for carrying out the method of claim 1. Therefore, it is believed that claim 11 is also allowable.

Claim 12 recites program code for carrying out the method of claim 1. Therefore, it is believed that claim 12 is also allowable.

Claim 13 recite a system for carrying out the method of claim 10. Therefore, it is believed that claim 13 is also allowable.

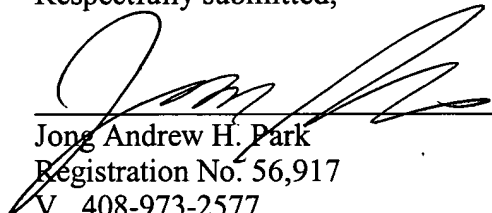
Claim 14 recites program code for carrying out the method of claim 10. Therefore, it is believed that claim 14 is also allowable.

Reconsideration of the application and allowance of all claims are respectfully requested based on the preceding remarks. If at any time the Examiner believes that an interview would be helpful, please contact the undersigned.

Dated: _____

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Respectfully submitted,



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